

## End of Result Set

☐ Generate Collection Print

L17: Entry 1 of 1

File: USPT

Nov 9, 1999

US-PAT-NO: 5982918

DOCUMENT-IDENTIFIER: US 5982918 A

TITLE: Automatic funds processing system

DATE-ISSUED: November 9, 1999

### INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Mennie; Douglas U.	Barrington	IL		
Jones; William J.	Kenilworth	IL		
Munro; Mark C.	Park Ridge	IL		

### ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Cummins-Allison, Corp.	Mt. Prospect	IL			02

APPL-NO: 08/ 664262 [PALM]

DATE FILED: May 13, 1996

### PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application is a continuation-in-part of the following pending U.S. patent application Ser. No. 08/433,920 filed May 2, 1995 for an "Automatic Currency Processing System", abandoned.

INT-CL: [06] G06 K 9/00

US-CL-ISSUED: 382/135; 382/136, 705/43

US-CL-CURRENT: 382/135; 382/136, 705/43

FIELD-OF-SEARCH: 382/135, 382/136, 382/137, 382/140, 382/318, 382/319, 395/241, 395/243, 395/245, 395/240, 705/41, 705/43, 705/45, 705/40, 902/8, 902/10, 902/12, 235/379

### PRIOR-ART-DISCLOSED:

#### U.S. PATENT DOCUMENTS

Search Selected
Search ALL

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> D369984	May 1996	Larsen	D10/97
<input type="checkbox"/> 2669998	February 1954	Buchholz	133/8
<input type="checkbox"/> 2750949	June 1956	Kulo et al.	133/8
<input type="checkbox"/> 2835260	May 1958	Buchholz	133/8
<input type="checkbox"/> 3246295	April 1966	Clariss et al.	382/56

<input type="checkbox"/>	3280974	October 1966	Riddle et al.	209/111.8
<input type="checkbox"/>	3496370	February 1970	Haville et al.	250/219
<input type="checkbox"/>	3509535	April 1970	Berube	340/149
<input type="checkbox"/>	3612835	October 1971	Andrews et al.	235/61.11D
<input type="checkbox"/>	3679314	July 1972	Mustert	356/71
<input type="checkbox"/>	3764899	October 1973	Peterson	324/61R
<input type="checkbox"/>	3778628	December 1973	Novak et al.	250/556
<input type="checkbox"/>	3800078	March 1974	Cochran et al.	178/7.1
<input type="checkbox"/>	3806710	April 1974	Shigemori et al.	235/92
<input type="checkbox"/>	3815021	June 1974	Kerr	324/61R
<input type="checkbox"/>	3842281	October 1974	Goodrich	250/461
<input type="checkbox"/>	3870629	March 1975	Carnes et al.	209/111.8
<input type="checkbox"/>	3906449	September 1975	Marchak	340/149R
<input type="checkbox"/>	3976198	August 1976	Carnes et al.	209/111.7T
<input type="checkbox"/>	4041456	August 1977	Ott et al.	340/146.3R
<input type="checkbox"/>	4096991	June 1978	Iguchi	235/419
<input type="checkbox"/>	4114804	September 1978	Jones et al.	235/476
<input type="checkbox"/>	4147430	April 1979	Gorgone et al.	356/51
<input type="checkbox"/>	4179685	December 1979	O'Maley	340/146.3H
<input type="checkbox"/>	4205780	June 1980	Burns et al.	235/454
<input type="checkbox"/>	4250806	February 1981	Boyson et al.	101/2
<input type="checkbox"/>	4255651	March 1981	Phillips	235/92
<input type="checkbox"/>	4264808	April 1981	Owens et al.	235/379
<input type="checkbox"/>	4277774	July 1981	Fujii et al.	340/146.3
<input type="checkbox"/>	4283708	August 1981	Lee	340/146.3Z
<input type="checkbox"/>	4288781	September 1981	Sellner et al.	340/146.3
<input type="checkbox"/>	4302781	November 1981	Ikeda et al.	358/486
<input type="checkbox"/>	4310885	January 1982	Azcura et al.	364/405
<input type="checkbox"/>	4311914	January 1982	Huber	250/556
<input type="checkbox"/>	4337864	July 1982	McLean	209/534
<input type="checkbox"/>	4348656	September 1982	Gorgone et al.	340/146.3R
<input type="checkbox"/>	4349111	September 1982	Shah et al.	209/534
<input type="checkbox"/>	4352988	October 1982	Ishida	250/559.11
<input type="checkbox"/>	4355300	October 1982	Weber	340/146.3C
<input type="checkbox"/>	4355369	October 1982	Garvin	364/900
<input type="checkbox"/>	4356473	October 1982	Freudenthal	340/146.3H
<input type="checkbox"/>	4360034	November 1982	Davila et al.	133/3
<input type="checkbox"/>	4381447	April 1983	Horvath et al.	250/223

<input type="checkbox"/>	<u>4386432</u>	May 1983	Nakamura et al.	382/7
<input type="checkbox"/>	<u>4396902</u>	August 1983	Warthan et al.	382/64
<input type="checkbox"/>	<u>4416299</u>	November 1983	Bergman	133/1R
<input type="checkbox"/>	<u>4442541</u>	April 1984	Finkel et al.	382/7
<input type="checkbox"/>	<u>4461028</u>	July 1984	Okubo	382/15
<input type="checkbox"/>	<u>4464786</u>	August 1984	Nishito et al.	382/7
<input type="checkbox"/>	<u>4464787</u>	August 1984	Fish et al.	382/7
<input type="checkbox"/>	<u>4480177</u>	October 1984	Allen	235/379
<input type="checkbox"/>	<u>4490846</u>	December 1984	Ishida et al.	382/7
<input type="checkbox"/>	<u>4513439</u>	April 1985	Gorgone et al.	382/7
<input type="checkbox"/>	<u>4530067</u>	July 1985	Dorr	364/900
<input type="checkbox"/>	<u>4538719</u>	September 1985	Gray et al.	194/100A
<input type="checkbox"/>	<u>4539702</u>	September 1985	Oka	382/7
<input type="checkbox"/>	<u>4543969</u>	October 1985	Rasmussen	133/3
<input type="checkbox"/>	<u>4553222</u>	November 1985	Kurland et al.	364/900
<input type="checkbox"/>	<u>4556140</u>	December 1985	Okada	194/4
<input type="checkbox"/>	<u>4558224</u>	December 1985	Gober	250/460.1
<input type="checkbox"/>	<u>4563771</u>	January 1986	Gorgone et al.	382/7
<input type="checkbox"/>	<u>4567370</u>	January 1986	Falls	250/461.1
<input type="checkbox"/>	<u>4569421</u>	February 1986	Sandstedt	186/39
<input type="checkbox"/>	<u>4582172</u>	April 1986	Takeuchi et al.	186/38
<input type="checkbox"/>	<u>4587412</u>	May 1986	Apisdorf	235/449
<input type="checkbox"/>	<u>4587434</u>	May 1986	Roes et al.	250/556
<input type="checkbox"/>	<u>4592090</u>	May 1986	Curl et al.	382/7
<input type="checkbox"/>	<u>4593184</u>	June 1986	Bryce	235/449
<input type="checkbox"/>	<u>4594664</u>	June 1986	Hashimoto	364/405
<input type="checkbox"/>	<u>4617458</u>	October 1986	Bryce	235/449
<input type="checkbox"/>	<u>4628194</u>	December 1986	Dobbins et al.	235/379
<input type="checkbox"/>	<u>4645936</u>	February 1987	Gorgone	250/556
<input type="checkbox"/>	<u>4653647</u>	March 1987	Hashimoto	209/534
<input type="checkbox"/>	<u>4658289</u>	April 1987	Nagano et al.	358/75
<input type="checkbox"/>	<u>4676343</u>	June 1987	Humble et al.	186/61
<input type="checkbox"/>	<u>4677682</u>	June 1987	Miyagawa et al.	382/7
<input type="checkbox"/>	<u>4697071</u>	September 1987	Hiroaka et al.	235/379
<input type="checkbox"/>	<u>4700368</u>	October 1987	Munn et al.	377/8
<input type="checkbox"/>	<u>4716456</u>	December 1987	Hosaka	358/75
<input type="checkbox"/>	<u>4733308</u>	March 1988	Nakamura et al.	358/496
<input type="checkbox"/>	<u>4735289</u>	April 1988	Kenyon	186/37

<input type="checkbox"/>	4743974	May 1988	Lockwood	340/365
<input type="checkbox"/>	4753625	June 1988	Okada	453/32
<input type="checkbox"/>	4782328	November 1988	Denlinger	340/365
<input type="checkbox"/>	4806709	February 1989	Evans	178/19
<input type="checkbox"/>	4811004	March 1989	Person et al.	340/712
<input type="checkbox"/>	4821332	April 1989	Durham	382/7
<input type="checkbox"/>	4823393	April 1989	Kawakami	382/7
<input type="checkbox"/>	4825246	April 1989	Fukuchi et al.	355/4
<input type="checkbox"/>	4827531	May 1989	Milford	382/7
<input type="checkbox"/>	4837842	June 1989	Holt	382/26
<input type="checkbox"/>	4841358	June 1989	Kammoto et al.	358/75
<input type="checkbox"/>	4851616	July 1989	Wales et al.	178/18
<input type="checkbox"/>	4877230	October 1989	Winkler et al.	271/3
<input type="checkbox"/>	4881268	November 1989	Uchida et al.	382/7
<input type="checkbox"/>	4883181	November 1989	Yoshikawa	209/534
<input type="checkbox"/>	4888812	December 1989	Dinan et al.	382/7
<input type="checkbox"/>	4903953	February 1990	Winkler et al.	271/4
<input type="checkbox"/>	4905840	March 1990	Yuge et al.	
<input type="checkbox"/>	4908516	March 1990	West	250/556
<input type="checkbox"/>	4928094	May 1990	Smith	340/712
<input type="checkbox"/>	4931782	June 1990	Jackson	340/706
<input type="checkbox"/>	4954697	September 1990	Kokubun et al.	235/381
<input type="checkbox"/>	4970655	November 1990	Winn et al.	364/479
<input type="checkbox"/>	4973851	November 1990	Lee	250/556
<input type="checkbox"/>	4980543	December 1990	Hara et al.	209/534
<input type="checkbox"/>	4992860	February 1991	Hamaguchi et al.	358/75
<input type="checkbox"/>	4996604	February 1991	Ogawa et al.	358/486
<input type="checkbox"/>	5023782	June 1991	Lutz et al.	364/405
<input type="checkbox"/>	5047871	September 1991	Meyer et al.	358/486
<input type="checkbox"/>	5054621	October 1991	Murphy et al.	209/534
<input type="checkbox"/>	5063599	November 1991	Concannon et al.	382/7
<input type="checkbox"/>	5068519	November 1991	Bryce	
<input type="checkbox"/>	5091961	February 1992	Baus, Jr.	382/7
<input type="checkbox"/>	5105601	April 1992	Horiguchi et al.	53/465
<input type="checkbox"/>	5114381	May 1992	Ueda et al.	453/57
<input type="checkbox"/>	5122754	June 1992	Gotaas	324/676
<input type="checkbox"/>	5134663	July 1992	Kozolowski	382/7
<input type="checkbox"/>	5146512	September 1992	Weideman et al.	382/30

<input type="checkbox"/>	<u>5151607</u>	September 1992	Crane	250/556
<input type="checkbox"/>	<u>5163672</u>	November 1992	Mennie	271/187
<input type="checkbox"/>	<u>5163868</u>	November 1992	Adams et al.	453/11
<input type="checkbox"/>	<u>5167313</u>	December 1992	Dobbins et al.	194/317
<input type="checkbox"/>	<u>5183142</u>	February 1993	Latchinian et al.	194/206
<input type="checkbox"/>	<u>5184115</u>	February 1993	Black et al.	340/708
<input type="checkbox"/>	<u>5187750</u>	February 1993	Behera	382/7
<input type="checkbox"/>	<u>5193121</u>	March 1993	Elischer et al.	382/7
<input type="checkbox"/>	<u>5198976</u>	March 1993	Form et al.	364/410
<input type="checkbox"/>	<u>5207788</u>	May 1993	Geib et al.	271/122
<input type="checkbox"/>	<u>5231381</u>	July 1993	Duwaer	340/712
<input type="checkbox"/>	<u>5237158</u>	August 1993	Kern et al.	235/379
<input type="checkbox"/>	<u>5239593</u>	August 1993	Wittner et al.	382/14
<input type="checkbox"/>	<u>5261518</u>	November 1993	Bryce	194/206
<input type="checkbox"/>	<u>5295196</u>	March 1994	Raterman et al.	382/7
<input type="checkbox"/>	<u>5297030</u>	March 1994	Vassigh et al.	364/405
<input type="checkbox"/>	<u>5299977</u>	April 1994	Mazur et al.	453/10
<input type="checkbox"/>	<u>5304813</u>	April 1994	DeMan	
<input type="checkbox"/>	<u>5317140</u>	May 1994	Dunthorn	250/221
<input type="checkbox"/>	<u>5321238</u>	June 1994	Kamata et al.	235/379
<input type="checkbox"/>	<u>5335292</u>	August 1994	Lovelady et al.	382/17
<input type="checkbox"/>	<u>5342165</u>	August 1994	Graef et al.	414/788.9
<input type="checkbox"/>	<u>5363949</u>	November 1994	Matsubayashi	194/206
<input type="checkbox"/>	<u>5371345</u>	December 1994	LeStrange et al.	235/380
<input type="checkbox"/>	<u>5379344</u>	January 1995	Larsson et al.	380/23
<input type="checkbox"/>	<u>5381019</u>	January 1995	Sato	250/556
<input type="checkbox"/>	<u>5438184</u>	August 1995	Roberts et al.	235/380
<input type="checkbox"/>	<u>5444793</u>	August 1995	Kelland	382/138
<input type="checkbox"/>	<u>5459304</u>	October 1995	Eisenmann	235/380
<input type="checkbox"/>	<u>5465301</u>	November 1995	Jotcham et al.	380/54
<input type="checkbox"/>	<u>5467405</u>	November 1995	Raterman et al.	382/135
<input type="checkbox"/>	<u>5467406</u>	November 1995	Graves et al.	382/135
<input type="checkbox"/>	<u>5530772</u>	June 1996	Storey	382/135
<input type="checkbox"/>	<u>5544043</u>	August 1996	Miki et al.	364/406
<input type="checkbox"/>	<u>5602933</u>	February 1997	Blackwell et al.	382/116
<input type="checkbox"/>	<u>5602936</u>	February 1997	Green et al.	382/140
<input type="checkbox"/>	<u>5633949</u>	May 1997	Graves et al.	382/135
<input type="checkbox"/>	<u>5640463</u>	June 1997	Csulits	382/135

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0077464	April 1983	EP	
101115	February 1984	EP	
0109743	May 1984	EP	
0325364	July 1989	EP	
0 325 364 A2	July 1989	EP	
0338123	October 1989	EP	
0342647	November 1989	EP	
0 583 526 A1	August 1992	EP	
0 583 723 A1	August 1993	EP	
2190996	December 1987	GB	
WO 90/07165	June 1990	WO	
90/07165	June 1990	WO	
WO 91/11778	August 1991	WO	
WO 92/17394	October 1992	WO	
WO 93/23824	November 1993	WO	
WO 94/16412	July 1994	WO	
WO 95/24691	March 1995	WO	
WO 96/10800	September 1995	WO	

OTHER PUBLICATIONS

Brochure (2 pages) for Mach 7 High-Speed Coin Sorter/Counter, Brandt; dated Apr. 1, 1993.

Brochure (2 pages) for Model 8904 Upfeed, High Speed 4-Denomination Currency Dispenser; Brandt; dated prior to May 1996.

Operating Instructions (11 pages) for JetSort.RTM. High Speed Sorter/Counter (Kits I & J); Cummins-Allison Corp., dated 1993.

Mosler Inc. brochure "The Mosler/Toshiba CF-420", 1989.

AFB Currency Recognition System.

"Toshiba Fitness Sorter CF-400 Series", estimated 1989 or earlier, 6 pages.

Barton, Louis L., "Check Processing Operations," Chapter 8 and Appendix 2, 1994, pp. 119-140 and 225-231.

Brochure for ISH I2005/500 SB-Munzahler; date prior to May 13, 1996 with translation.

Brochure for ISH I2005/501 SB-Munzahler; date prior to May 13, 1996 with translation.

Brochure: The New CRS-8000 Cash Redemption System; Glory Cash Handling Systems; date: prior to May 13, 1996.

Brochure for Cash Depositing Systems CDS 5700 and CDS 5800 (with translation) ; De La Rue Garny GmbH; date unknown.

PCT/US95/02992 filed Mar. 8, 1995 International Search Report dated Jun. 2, 1995 without references (already of record).

JetScan Currency Scanner/Counter, Model 4060, Operator's Manual by Cummins-Allison (Aug. 1991).

Sale of JetScan Currency Scanner/Counter, Model 4060 (Aug. 1991).

JetScan Currency Scanner/Counter, Model 4061, Operating Instructions by Cummins-Allison (Apr. 20, 1993).

Sale of JetScan Currency Scanner/Counter, Model 4061 (Apr. 20, 1993).

JetScan Currency Scanner/Counter, Model 4062, Operating Instructions by Cummins-Allison (Nov. 28, 1994).

Sale of JetScan Currency Scanner/Counter, Model 4062 (Nov. 28, 1994).

Brochure: Cash Deponier Systeme CDS 5700 und CDS 5800; date Jan. 3, 1995.

Brochure for NGZ 2100; date: prior to May 13, 1996.

Brochure for Contomat; date prior to May 13, 1996.

Brochure: Prema 405 (RE) Self Service Coin Deposit Facility; date prior to May 13, 1996.

Brochure: Scan Coin CDS 600 Cash Deposit System; date Jun. 15, 1994.  
Brochure: Scan Coin CDS 640 Cash Deposit System; date Jun. 15, 1994.  
Brochure: Cash Receipt System CRS/6501/CRS6510; IREIS; date Feb. 1995.  
Cassius Elston, "No More Lines . . . Self Serve Cash-Out"; DropStream Developments;  
pp. 3-4; date: prior to May 13, 1996.  
Brochure for ISH I2005/500 SB-Munzähler; date prior to May 13, 1996.  
Brochure for ISH I2005/501 SB-Munzähler; date prior to May 13, 1996.

ART-UNIT: 271

PRIMARY-EXAMINER: Tran; Phuoc

ATTY-AGENT-FIRM: Arnold White & Durkee

ABSTRACT:

A funds processing system receives, dispenses, and sorts currency and substantially immediately furnishes an associated accounting system with data, including the value of the currency processed, in a single transaction. The system determines the denomination of the received currency, sorts the received currency, generates electrical signals representing the amount of received currency in each denomination in each batch of currency received, has a memory for receiving data representing the amount of each denomination of currency received. The system also contains a controller for transferring data from the memory to the associated cash accounting system so that deposits and withdrawals executed at the funds processing system are entered in the accounting system substantially immediately after the execution of the deposits and withdrawals. The system dispenses currency based upon the amount of received currency and the amount deposited into the accounting system.

23 Claims, 113 Drawing figures

**End of Result Set**

Generate Collection

Print

L19: Entry 1 of 1

File: USPT

Nov 9, 1999

DOCUMENT-IDENTIFIER: US 5982918 A  
TITLE: Automatic funds processing system

US Patent No. (1):  
5982918

Detailed Description Text (332):

One of six proximity sensors S1-S6 is mounted along the outboard edge of each of the six exit channels 1527-1532 in the sorting head for sensing and counting coins passing through the respective exit channels. By locating the sensors S1-S6 in the exit channels, each sensor is dedicated to one particular denomination of coin, and thus it is not necessary to process the sensor output signals to determine the coin denomination. The effective fields of the sensors S1-S6 are all located just outboard of the radius at which the outer edges of all coin denominations are gaged before they reach the exit channels 1527-1532, so that each sensor detects only the coins which enter its exit channel and does not detect the coins which bypass that exit channel. Only the largest coin denomination (e.g., U.S. half dollars) reaches the sixth exit channel 1532, and thus the location of the sensor in this exit channel is not as critical as in the other exit channels 1527-1531.

Detailed Description Text (333):

In addition to the proximity sensors S1-S6, each of the exit channels 1527-1532 also includes one of six coin discrimination sensors D1-D6. These sensors D1-D6 are the eddy current sensors, and will be described in more detail below in connection with FIGS. 64-67 of the drawings.

## WEST Search History

DATE: Tuesday, July 08, 2003

Set Name Query  
side by sideHit Count Set Name  
result set

DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR

reviewed

L22	L21 and (camera or sens\$)	10	L22
L21	L13 and database	18	L21
L20	L14 and (compar\$ same (id or identificat\$))	0	L20
L19	L18 and ((vicinity or proximity) with sens\$)	1	L19
L18	5982918.pn.	1	L18
L17	L13 and ((vicinity or proximity) with sens\$)	1	L17
L16	L14 and (vicinity or proximity)	0	L16
L15	L14 and ((vicinity or proximity) with sens\$)	0	L15
L14	L13 and camera	9	L14
L13	L2 and ((705/43)! CCLS.)	37	L13
L12	L7 and camera	0	L12
L11	L3 and camera	13	L11
L10	L9 and sens\$	2	L10
L9	4641239.pn. or 6523742.pn.	2	L9
L8	L7 and sens\$	2	L8
L7	L3 and ((705/43)! CCLS.)	6	L7
L6	L4 and ((705/43)! CCLS.)	0	L6
L5	L3 and ((vicinity or proximity) with sens\$)	4	L5
L4	L3 and (vicinity or proximity)	16	L4
L3	L2 and (compar\$ with (id or identificat\$))	137	L3
L2	L1 and ((atm or (automatic\$ adj teller adj machine)) with machine)	624	L2
L1	financ\$ and transaction and @ad<=19971127	3902	L1

scanned

606F 17/60

reviewed

END OF SEARCH HISTORY



Generate Collection

Print

A ✓

L22: Entry 7 of 10

File: USPT

Jun 22, 1999

US-PAT-NO: 5915246

DOCUMENT-IDENTIFIER: US 5915246 A

TITLE: Self-service system

DATE-ISSUED: June 22, 1999

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Patterson; David	Dundee			GB
Coutts; Michael G.	Dundee			GB

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
NCR Corporation	Dayton	OH			02

APPL-NO: 08/ 787415 [PALM]

DATE FILED: January 22, 1997

## FOREIGN-APPL-PRIORITY-DATA:

COUNTRY	APPL-NO	APPL-DATE
GB	9618110	August 30, 1996

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/43; 705/10, 705/14, 705/35, 705/44

US-CL-CURRENT: 705/43; 705/10, 705/14, 705/35, 705/44

FIELD-OF-SEARCH: 705/43, 705/35, 705/39, 705/42, 705/44, 705/8, 705/10, 705/14

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

<input type="checkbox"/> PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4700295	October 1987	Katsof et al.	705/10
<input type="checkbox"/> 5220501	June 1993	Lawlor et al.	380/24
<input type="checkbox"/> 5237620	August 1993	Deaton et al.	705/10
<input type="checkbox"/> 5389773	February 1995	Coutts et al.	705/43
<input type="checkbox"/> 5482139	January 1996	Rivalto	186/36
<input type="checkbox"/> 5557513	September 1996	Frey et al.	705/8
<input type="checkbox"/> 5642484	June 1997	Harrison, III et al.	705/14
<input type="checkbox"/> 5671331	September 1997	Croley	704/270
<input type="checkbox"/> 5712830	January 1998	Ross et al.	367/93

ART-UNIT: 272

PRIMARY-EXAMINER: Hafiz; Tariq R.

ASSISTANT-EXAMINER: Rhodes; Jason W.

ABSTRACT:

An automated teller machine (10) or a home banking system (32) is operated to provide, during the delays associated with authorizing and acting upon a user instruction, a sales presentation related to a financial product. The type of presentation is selected by matching a profile of the user, obtained from a central information store (20), with profiles of target customers for a number of financial products.

16 Claims, 4 Drawing figures